

Information to identify the case:

Debtor 1	<u>Dawn A. Lersch</u>	Social Security number or ITIN	xxx-xx-7856
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u></u>	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-21987-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Dawn A. Lersch

10/4/17

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Dawn A. Lersch
 Debtor

Case No. 17-21987-GLT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: mgut
 Form ID: 318

Page 1 of 2
 Total Noticed: 26

Date Rcvd: Oct 04, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 06, 2017.

db +Dawn A. Lersch, 318 Jackson Road, Pittsburgh, PA 15239-1416
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
 Pittsburgh, PA 15233-1828
 14640467 +Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
 14640468 +Arcadia, PO Box 6768, Wyomissing, PA 19610-0768
 14640470 +East Suburban Sports Medicine Center, 1220 Dewey Way, Suite E, Upland, CA 91786-1101
 14640471 +Huntley & Huntley Energy Exploration, 2660 Monroeville Blvd., Monroeville, PA 15146-2302
 14420783 +InterCap Lending, 5600 Wyoming Boulevard NE, Suite 20, Albuquerque, NM 87109-3176
 14420784 KML Law Group, Suite 5000, BNY Mellon Independence Ctr, 701 Market Street,
 Carnegie, PA 15106
 14640474 Medicredit, Inc., PO Box 1629, Maryland Heights, MO 63043-0629
 14640475 +Monroeville Surgery Center, 4121 Monroeville Boulevard, Monroeville, PA 15146-2607
 14640480 +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
 14420785 +Peoples Natural Gas Company, PO Box 644760, Pittsburgh, PA 15264-4760
 14420786 +Plum Borough Municipal Authority, 4555 New Texas Road, Pittsburgh, PA 15239-1195
 14640479 Plum Emergency Medical Services, PO Box 114056, Pittsburgh, PA 15239-0556
 14640482 +Regency Finance, 4313 Walnut Street, Suite 144, McKeesport, PA 15132-6129
 14640483 +Seclairer PC, PO Box 367, Delmont, PA 15626-0367
 14640484 State Collection Services, PO Box 6250, Madison, WI 53716-0250
 14640486 +Trabe Anesthesia, LTD, PO Box 536031, Pittsburgh, PA 15253-5902
 14640487 UPMC Monroeville Surgery Center, PO Box 382059, Pittsburgh, PA 15250-8059
 14640488 UPMC Physician Services, PO Box 371980, Pittsburgh, PA 15250-7980
 14640489 +Verizon Wireless, 500 Technology Drive, Suite 550, Saint Charles, MO 63304-2225

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr +EDI: QRSHEARER.COM Oct 05 2017 01:18:00 Robert Shearer, 5703 Brewster Lane,
 Erie, PA 16505-1109

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 05 2017 01:20:20 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 14420782 +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Oct 05 2017 01:21:19 Duquesne Light Company,
 411 Seventh Avenue, Pittsburgh, PA 15219-1942
 14640476 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 05 2017 01:20:20 PA Department of Revenue,
 Department 280903, Harrisburg, PA 17128-0001
 14640479 E-mail/Text: administration@plumems.com Oct 05 2017 01:21:14
 Plum Emergency Medical Services, PO Box 114056, Pittsburgh, PA 15239-0556
 14640481 +E-mail/Text: rfall@rrblaw.com Oct 05 2017 01:20:39 Raphael Ramsden & Behers PC,
 1200 Frick Bldg., 437 Grant St., Pittsburgh, PA 15219-6100

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Duquesne Light Company
 cr INTERCAP LENDING
 aty* +Robert Shearer, 5703 Brewster Lane, Erie, PA 16505-1109
 14640469* +Duquesne Light Company, 411 Seventh Avenue, Pittsburgh, PA 15219-1942
 14640472* +InterCap Lending, 5600 Wyoming Boulevard NE, Suite 20, Albuquerque, NM 87109-3176
 14640473* KML Law Group, Suite 5000, BNY Mellon Independence Ctr, 701 Market Street,
 Carnegie, PA 15106
 14640477* +Peoples Natural Gas Company, PO Box 644760, Pittsburgh, PA 15264-4760
 14640478* +Plum Borough Municipal Authority, 4555 New Texas Road, Pittsburgh, PA 15239-1195
 14640485* State Collection Services, PO Box 6250, Madison, WI 53716-0250

TOTALS: 2, * 7, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 06, 2017

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: mgut
Form ID: 318

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Total Noticed: 26

Date Rcvd: Oct 04, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 4, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor INTERCAP LENDING bkgroup@kmlawgroup.com
Kenneth Steidl on behalf of Debtor Dawn A. Lersch julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;leslie.
nebel@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;jbarlow@steidl-st
einberg.com;r53037@no
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Robert Shearer information@robertshearer.com, rshearer@ecf.epiqsystems.com;rspclaw@gmail.com
Robert Shearer on behalf of Trustee Robert Shearer information@robertshearer.com,
rshearer@ecf.epiqsystems.com;rspclaw@gmail.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 7